

EXHIBIT A

Umar Clark
1547 Riverwalk Trl Apt c
Atlanta, GA 30349

USPS CERTIFIED MAIL



9214 8901 4298 0452 2474 43

0003135064000010

Cap Auto Finance
7993 Preston Road
Plano, TX 75024



See Important Information Enclosed

011300000301698



DEBT VALIDATION LETTERDate 07/27/2020

Umar Clark
 1547 Riverwalk Trl Apt c
 Atlanta, Ga 30349

Dear Capital One Auto Finance

This letter is being sent to you in response to:

Check One (1)☒ - Notice sent to me on 07/07/, 2020.☐ - Response to a listing on my Credit Report.

Be advised this is not a refusal to pay, but a notice sent pursuant to the **Fair Debt Collection Practices Act, 15 USC 1692g** stating your claim is disputed and validation is requested.

This is NOT a request for "verification" or proof of my mailing address, but a request for **VALIDATION** made pursuant to the above-named Title and Section. I respectfully request your offices provide me with competent evidence that I have any legal obligation to pay you.

At this time, I will also inform you that if your offices have reported invalidated information to any of the 3 major credit bureaus (Equifax, Experian or TransUnion) this action may constitute fraud under both Federal and State Laws. Due to this fact, if any negative mark is found on any of my credit reports by your company or the company that you represent, I will not hesitate in bringing legal action against you and your client for the following: Violation of the Fair Credit Reporting Act, Violation of the Fair Debt Collection Practices Act, and Defamation of Character.

If your offices are able to provide the proper documentation as requested in the following Declaration, I will require at least 30 days to investigate this information, during which time all collection activity must cease and desist. Also, during this validation period, if any action is taken which could be considered detrimental to any of my credit reports, I will consult with my legal counsel for suit. This includes any listing of any information to a credit reporting repository that could be inaccurate or invalidated.

If your office fails to respond to this validation request within 30 days from the date of your receipt, all references to this account must be deleted and completely removed from my credit file and a copy of such deletion request shall be sent to me immediately.

Sincerely,



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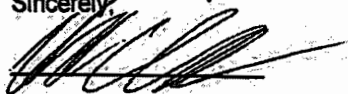
3480012.1.16
3172541.1.15
3133064.1.3

CEASE AND DESIST

I would also like to request, in writing, that no further telephone contact be made by your offices to my home or to my place of employment. If your offices continue to attempt telephone communication with me it will be considered harassment and I will have no choice but to file suit. All future communications with me MUST be done in writing and sent to the address noted in this letter.

It would be advisable that you and your client assure that your records are in order before I am forced to take legal action.

Sincerely,



CREDITOR/DEBT COLLECTOR DECLARATION

Please provide all of the following information and submit the appropriate forms and paperwork within 30 days from the date of your receipt of this request for validation.

Name and Address of Alleged Creditor:

Name on File of Alleged Debtor:

Alleged Account #:

Address on File for Alleged Debtor:

Amount of Alleged Debt:

Date (that this alleged debt became payable):

Date of Original Charge or Delinquency:

Was this Debt assigned to a Debt Collector or Purchased?

Amount Paid if Debt was Purchased:

Commission for debt collector if collection efforts are successful:

REQUESTED INFORMATION

Please attach copies of the following:

- Agreement with your client that grants _____ (Collection Agency Name) the authority to collect this alleged debt.
- Signed agreement Debtor has made with Debt Collector, or other verifiable proof Debtor has a contractual obligation to pay Debt Collector.
- Any agreement that bears the signature of Debtor, wherein agreed to pay Creditor.
- All statements while this account was open.

Have any insurance claims been made by any creditor regarding this account?

☐ YES - ☐ NO

Have any judgments been obtained by any creditor regarding this account?

☐ YES - ☐ NO

Please provide the name and address of the bonding agent for _____ (Name of Debt Collector), in case legal action becomes necessary:

Authorized Signature of Creditor: _____

Date: _____

You must return this completed form along with copies of all requested information, assignments or other transfer agreements, which would establish your right to collect this alleged debt within 30 days from the date of your receipt of this letter.

Your claim cannot and WILL NOT be considered if any portion of this form is not completed and returned with copies of all requested documents. This is a request for validation made pursuant to the Fair Debt Collection Practices Act.

Please allow 30 days for processing after I receive this information.



Affidavit of Truth

STATE OF GEORGIA

ss.)

COUNTY OF CLAYTON

Notice to all, I, am that I am, the consumer in fact, natural person, original creditor, lender, executor, administrator, holder in due course for any and all derivatives thereof for the surname/given name Clark, Umar, and I have been appointed and accept being the executor both public and private for all matters proceeding, and I hereby claim that I will d/b/a Umar, Clark and autograph as the agent, attorney in fact, so be it;

Whereas, I of age, of majority, give this herein notice to all, I make solemn oath to the one and only most high of creation only, whoever that may be, and I depose the following facts, so be it, now present:

Fact, the Fair Debt Collection Practices Act is intended to secure my right to privacy and my privacy has been breached so be it, and;

Fact, The Fair Debt Collection Practices Act is intended to protect consumers against abusive, and deceptive debt collection practices and I have been abused and deceived so be it;

Fact, affiant is aware and has proof in the attachment labeled as Exhibit A that Capital One Auto Finance is in Violation of 15 USC 1692b(5) 4 times.

Fact, affiant has proof in attachment labeled as Exhibit A that Capital One Auto Finance is in violation of 15 USC 1692c.(1)

Fact, affiant has proof in attachment labelled as Exhibit A that Capital One Auto Finance is in violation of 15 USC 1692e.(11)

Fact, Affiant has proof in attachment labeled as Exhibit A that Capital One Auto Finance is in violation of 15 USC 1692g

Fact, affiant has proof in attachment labelled as Exhibit B that Capital One Auto Finance is in violation of 15 USC 1692b.(5)

Fact, affiant has proof in attachment labeled Exhibit B that Capital One Auto Finance is in violation of 15 USC 1692b.(2)

Fact, affiant has proof in attachment labeled Exhibit B that Capital One Auto Finance is in violation of 15 USC 1692b.(2)

Fact, affiant has proof in attachment labeled Exhibit C that Capital One Auto Finance is in violation of 15 USC 1692b.(5)

Fact, affiant has proof in attachment labeled Exhibit C that Capital One Auto Finance is in violation of 15 USC 1692f.(8)

Fact, affiant has proof in attachment labeled Exhibit D that Capital One Auto Finance is in violation of 15 USC 1692b.(5)

Fact, affiant has proof in attachment labeled Exhibit D that Capital One Auto Finance is in violation of 15 USC 1692b.(2)

Fact, affiant has proof in attachment labeled Exhibit D that Capital One Auto Finance is in violation of 15 USC 1692d.(2)

Fact, affiant has proof in attachment labeled Exhibit D that Capital One Auto Finance is in violation of 15 USC 1692d.(1)

Fact, affiant has proof in attachment labeled Exhibit D that Capital One Auto Finance is in violation of 15 USC 1692c.(1)

Fact, affiant has proof in attachment labeled Exhibit D that Capital One Auto Finance is in violation of 15 USC 1692c.(3)

Thank you,

I swear to all information provided herein, I do so under the penalty of perjury that the information I so affirm to be true, correct, accurate to the best of my ability and knowledge, so be it;

I do not accept this offer to contract.

I do not consent to these proceedings.

I do require subrogation of the bond to settle the charge.

Umar Clark agent, d/b/a First Middle Last came before me today present as a flesh and blood living being (non entity/non debtor) under oath to the most high of creation only and provided the facts listed herein.

Sworn to affirmed by and subscribed before me on the 27 day of July year 2020,

Name Umar Clark

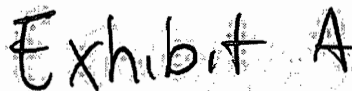
Signature [Signature]

Haniza Sabree Notary Name

[Signature] Notary Signature

Notary Seal:

Haniza Sabree
NOTARY PUBLIC
DeKalb County, GEORGIA
My Commission Expires 12/26/2022



→ Violation
15 USC 1692b.(5)

Statement Date: 07/07/2020

000012969
M106



Violation - 15 USC 1652g.

**MAKE A PAYMENT OR TO VIEW
SCHEDULED PAYMENTS VISIT
www.capitalone.com**

Violation
15 USC 1692b. (5)

Total

violation
15 USC 1692b.(5)

violation
15 use 1692e. (il)

Please detach and return the portion below with your payment.

PAYMENT OPTIONS

Pay or manage your account using our mobile app or online at www.capitalone.com

Pay by phone 1-800-946-0332



- Make checks payable to Capital One Auto Finance. Include your account number on check. **Don't send cash.**
- Send your check with payment coupon in envelope provided.
- Don't staple or paper clip your check to payment coupon.

Account Number: 6204143181703

Total Due: \$364.78

Due Date: 07/28/2020

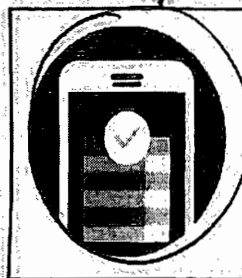
Amount Enclosed: \$

UMAR I CLARK
1547 RIVER WALK TRL APT C
ATLANTA, GA 30349-5774

PAY ON THE GO.

Pay your bill securely and review transactions online or with the Capital One® mobile app.

**Text ONE to 80101 to
download the app.
Messaging & Data rates may apply.**



Age Group	Male	Female
25-29	~10	~5
30-34	~15	~10
35-39	~20	~15
40-44	~25	~20
45-49	~30	~25
50-54	~35	~30
55-59	~40	~35
60-64	~45	~40
65-69	~50	~45
70-74	~55	~50
75-79	~60	~55

Capital One Auto Finance
PO Box 60511
City of Industry, CA 91716-0511

1 62041493509181707100100000111700

Exhibit A



CAPITAL ONE, N.A.
P.O. BOX 85870
RICHMOND VA 23285-5870

July 31, 2020

Violation
15 USC 1692b.(5)

UMAR I CLARK
1547 RIVER WALK TRL APT C
ATLANTA GA 30349

Case Reference Number: 020072721181388
CFPB File Number: 200727-5293166

Dear Umar I. Clark,

I am writing in response to your submission to the Consumer Financial Protection Bureau, regarding your Capital One Auto Finance ("COAF") account ending in -1703. This matter was forwarded to Capital One for research and response.

Per your request, we updated our records on July 29, 2020, to reflect your request that we not contact you by telephone. However, you will continue to receive correspondence required by law regarding your account. Please note, your request does not opt you out of marketing campaigns.

Violation
15 USC
1692c.

Our records indicate you entered into the enclosed Retail Installment Sale Contract ("RIC") on May 30, 2018. The RIC sets forth the terms and conditions of our agreement, and explains your obligation to make payments to COAF. I have also enclosed a copy of your payment transaction history. The transaction history identifies the dates and amounts of all payments we have received, as well as all of the fees assessed on this account. In addition, it shows the allocation of each payment to principal, interest and fees.

While we understand you would like COAF to modify the information we are reporting for this account, we have confirmed we are accurately reporting this account to the National Consumer Reporting Agencies ("NCRAs") as 30 or more days past due for the months of November 2018, and December 2018. Our records confirm your payment due date of October 27, 2018, was not completed until December 5, 2018, making your account 34 days past due at month-end reporting on November 30, 2018. Likewise, your payment due date of November 27, 2018, was not completed until January 5, 2019, making the account 34 days past due at month-end reporting on December 31, 2018.

Our records further confirm we have responded accurately to all credit bureau disputes we have received regarding this account. Based on the results of our investigation into this matter,